

WHAT IS CLAIMED IS:

1 1. A system for implementing consumer based communication rules in
2 relation to a financial account, the system comprising:
3 a microprocessor based rule engine; and
4 a computer readable medium, wherein the computer readable medium includes
5 instructions executable by the microprocessor based rule engine to:
6 receive a trigger, wherein the trigger indicates a correspondence
7 associated with the financial account;
8 receive a communication rule from a participant associated with the
9 financial account;
10 incorporate the communication rule into a communication rule set
11 maintained on the computer readable medium;
12 access information associated with the financial account;
13 apply the communication rule set to the information associated with
14 the financial account, wherein a content of the correspondence is based at least in part on the
15 application of the communication rule set.

1 2. The system of claim 1, wherein the financial account is part of an
2 account group, wherein the communication rule is directed to a set of financial accounts from
3 the account group, wherein the set of financial accounts is selected from a group consisting
4 of: all accounts within the account group, a subset of accounts within the account group, and
5 a single account within the account group.

1 3. The system of claim 2, wherein the instructions are further executable
2 by the microprocessor based rule engine to:
3 provide an output directed to one or more members associated with the
4 account group, wherein the output includes the correspondence.

1 4. The system of claim 3, wherein the output is an electronic
2 communication.

1 5. The system of claim 3, wherein the output is selected from a group
2 consisting of: a paper letter, an insert, a presentation instrument carrier, and a message placed
3 on a statement.

6. The system of claim 1, wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, and wherein the instructions are further executable by the microprocessor based rule engine to:

provide an output directed to the second participant, wherein includes the correspondence;

provide a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and

incorporate the canned message into the output.

7. The system of claim 1, wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, wherein the communication rule includes a message provided by the first participant, and wherein the instructions are further executable by the microprocessor based rule engine to:

provide an output directed to the second participant, wherein the output includes the message provided by the first participant.

8. The system of claim 7, wherein the first participant is a senior party in an account group, wherein the second participant is a junior party in the account group, and wherein the financial account is part of the account group.

9. The system of claim 1, wherein the communication rule indicates a communication preference.

10. The system of claim 9, wherein the communication preference is selected from a group consisting of: a graphical presentation, a textual presentation, a summarized presentation, a multi-account presentation, and a message priority.

11. A method for implementing consumer based communication rules in relation to a financial account, the method comprising:

receiving an indication of a financial account, wherein the indication identifies a participant associated with the financial account;

providing a communication rules interface to the participant over a communication network;

7 receiving a communication rule via the communication rules interface;
8 receive a trigger, wherein the trigger indicates a correspondence
9 associated with the financial account;
10 accessing information associated with the financial account; and
11 applying the communication rule to the information associated with the
12 financial account, wherein a content of the correspondence is based at least in part on the
13 application of the communication rule.

1 12. The method of claim 11, wherein the participant is a first participant,
2 wherein at least a second participant is also associated with the financial account, wherein the
3 communication rule is received from the first participant, and wherein the method further
4 comprises:

5 providing an output directed to the second participant, wherein the output
6 includes the correspondence;
7 providing a set of canned messages, wherein the communication rule indicates
8 one of the set of canned messages; and
9 incorporating the canned message into the output.

1 13. The method of claim 11, wherein the communication rule includes a
2 message provided by the participant, and wherein the method further comprises:
3 providing an output directed to the participant, wherein the output includes the
4 message provided by the participant.

1 14. A method for implementing consumer based communication rules in
2 relation to an account group, the method comprising:
3 receiving an indication of an account group, wherein the indication
4 identifies a member of the account group, and wherein the account group includes at least a
5 first financial account and a second financial account;
6 providing a communication rules interface to the member over a
7 communication network;
8 receiving a communication rule via the communication rules interface;
9 accessing information associated with the account group; and
10 applying the communication rule to the information associated with the
11 account group.

1 15. The method of claim 14, wherein the method further includes
2 generating an output directed to one or more members associated with the account group,
3 wherein the output is based at least in part on the application of the communication rule to the
4 information associated with the first financial account and the information associated with the
5 second financial account.

1 16. The method of claim 15, wherein the output is selected from a group
2 consisting of: an electronic communication, and a paper communication.

1 17. The method of claim 15, wherein at least a first member and a second
2 member are associated with the account group, wherein the communication rule is received
3 from the first member, wherein the output is directed to the second member, and wherein the
4 method further comprises:

5 providing a set of canned messages, wherein the communication rule
6 indicates one of the set of canned messages; and

7 incorporating the one of the canned message into the output.

1 18. The method of claim 17, wherein the combination of the first member
2 and the second member is selected from a group consisting of: a combination where the first
3 member is a senior party and the second member is a junior party, a combination where the
4 first member is a junior member and the second member is a senior member, and a
5 combination where the first member and the second member are of equal status.

1 19. The method of claim 14, wherein the first financial account is a
2 liability account, and wherein the second financial account is an asset account.

1 20. The method of claim 14 wherein the communication rule directs
2 production of a comprehensive report about the account group.